CLAIMS:

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- A method for soliciting donations over a network of computers, the method comprising the steps of:
 - a) defining the terms of a challenge;
 - b) generating an invitation to donate including the terms of the challenge; and
 - sending the invitation to donate to at least one invitee with a computer connected to the network of computers.
- The method of Claim 1 wherein step (a) further comprises defining the terms of the challenge with the computer connected to the network of computers.
 - The method of Claim 2 wherein the terms of the challenge are defined using a web-based application.
- 4. The method of Claim 3 wherein the terms of the challenge define
 an amount to be matched by a donor when an invitee donates a prescribed amount,
 - The method of Claim 1 wherein step (b) comprises generating the
 invitation to donate as an email which is sent to the invitee and step (c) comprises
 sending the email to the at least one invitee.
- The method of Claim 1 wherein step (b) comprises generating the
 email with a web-based application.

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- 7. The method of Claim 1 further comprising the step of:
- d) receiving the invitation to donate by at least one invitee; and
- replying to the invitation to donate over the network of computers by the invitee.
- The method of Claim 7 wherein step (e) further comprises processing a donation in response to the invitation to donate with a web-based application.
- The method of Claim 1 wherein step (a) further comprises choosing an organization to donate.
 - 10. A method of soliciting donations from referrals by a donor with a computer connected to a server running a web-based donation application, the method comprising the steps of:
 - a) connecting to the server with a computer of the donor;
 - defining the terms of a challenge wherein the terms include the donor matching the donations of referrals according to a prescribed rule;
 - c) creating an invitation to donate with the web-based donation application wherein the invitation to donate includes the terms of the challenge;
 - d) sending the invitation to donate to at least one referral with the web-based donation application; and
 - e) processing with the web-based donation application, the donations received by the referrals.

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- 11. The method of Claim 10 wherein step (c) comprises creating an email as the invitation to donate.
- The method of Claim 11 wherein step (d) comprises sending the email to donate to at least one referral.
- 5 13. The method of Claim 10 wherein step (c) further comprises providing a list of referrals to the web-based donation application, the referrals to be sent the invitation to donate.
 - 14. The method of Claim 10 wherein the terms of the challenge define a rule in which the amount to be matched by a donor when a referral donates a prescribed amount is decided.
 - The method of Claim 14 wherein step (b) further comprises choosing an organization to donate.
 - 16. A method of transferring stock certificates using a web-based donation application from a donor to a recipient, the method comprising the steps of:
 - a) choosing a recipient for the donation with the web-based donation application;
 - b) determining an identity of the possessor of the certificates;
 - c) requesting with the web-based donation application that the possessor transfer the certificates;
 - d) obtaining from the possessor the stock certificates;
 - e) transferring the certificates to the recipient; and

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- f) updating the web-based donation application that the transfer was complete.
- 17. The method of Claim 16 wherein step (a) comprises matching donation criteria using the web-based donation application in order to choose the recipient.
- 18. The method of Claim 16 wherein step (b) comprises determining whether the donor or a broker has possession of the certificates.
- 19. The method of Claim 18 further comprising the step of determining broker information if the broker has possession of the certificates.
- 20. The method of Claim 16 wherein step (a) comprises determining whether the recipient is a valid recipient with the web-based donation application.